Today, in Thomas County, in south Georgia, a \$3,500 deductible will cost a 25-year-old \$333 a month, and it will cost a 60-year-old \$900 a month. \$900 for a \$3,500 deductible, that is more like a mortgage payment where I come from. This is the solution that according to the President—the Democrats—that is affordable? Well, it is not affordable, and it is hurting people.

I am proud to cochair a task force of conservative Members who are working towards a patient-centered, free market alternative that respects the freedom of the American citizens.

HONORING THE LIFE OF KYLE LONG

(Mr. DESAULNIER asked and was given permission to address the House for 1 minute.)

Mr. DESAULNIER. Mr. Speaker, I rise today to honor the life of Kyle Ean Long who was born in Sacramento on June 14, 1987, and died on January 10, 2015, at the all too young age of 27.

The son of James and Tina Long was born and raised in Sacramento, California, attended local public schools, and was a graduate of Sacramento State University. I became familiar with Kyle when he came to work for me as an intern, quickly rising to a legislative aide in my previous position as a Member of the California State Senate.

Kyle's passion for public policy and his enthusiasm for bringing people together made him a highly effective legislative staffer. During his tenure in the State senate, Kyle successfully steered bills through the legislative process in California that helped to provide counseling services for rape victims, prohibited pesticides at school sites and child care facilities, and provided school supplies for homeless children.

In addition to being an important member of the California State family, Kyle was a beloved friend, family member, and a member of the broader Sacramento community. He died when he went to his local gym in the morning to start his daily exercise regimen, had a heart attack, and passed away at the all too early age of 27.

Mr. Speaker, I ask my colleagues to join me in honoring the extraordinary but all too brief life of Kyle Long.

FIRE IN EDGEWATER

(Mr. PASCRELL asked and was given permission to address the House for 1 minute.)

Mr. PASCRELL. Mr. Speaker, a fivealarm fire ripped through 240 apartments in Edgewater, New Jersey. The fire completely destroyed the complex and displaced nearly 1,000 residents. You could see and smell the flames and ashes for miles around.

I rise today to extend my sympathies to the families and recognize and honor the brave men and women of the Edgewater Volunteer Fire Department who responded to this devastating blaze, as well as over 500 first responders from 35 municipalities who came to Edgewater, rescued victims, and battled flames that blazed for 7 hours.

Under the leadership of Fire Chief Tom Jacobson, firefighters rescued people from three floors and miraculously managed to prevent any loss of life or severe injuries.

Thanks to the quick response by the American Red Cross and other aid organizations, the more than 1,000 displaced people were able to take refuge in the Edgewater Community Center.

On behalf of my constituents, Mr. Speaker, in Edgewater, I want to once again extend my gratitude to all the first responders who answer to the call every day and helped prevent further damage in this particular travesty.

SMALL BUSINESS REGULATORY FLEXIBILITY IMPROVEMENTS ACT OF 2015

GENERAL LEAVE

Mr. MARINO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and to include extraneous materials on H.R. 527.

The SPEAKER pro tempore (Mr. Austin Scott of Georgia). Is there objection to the request of the gentleman from Pennsylvania?

There was no objection.

The SPEAKER pro tempore. Pursuant to House Resolution 78 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 527.

The Chair appoints the gentleman from Georgia (Mr. WESTMORELAND) to preside over the Committee of the Whole.

□ 0910

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 527) to amend chapter 6 of title 5, United States Code (commonly known as the Regulatory Flexibility Act), to ensure complete analysis of potential impacts on small entities of rules, and for other purposes, with Mr. WESTMORELAND in the chair.

The Clerk read the title of the bill. The CHAIR. Pursuant to the rule, the bill is considered read the first time.

General debate shall not exceed 1 hour, with 40 minutes equally divided and controlled by the chair and ranking minority member of the Committee on the Judiciary and 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Small Business.

The gentleman from Pennsylvania (Mr. Marino) and the gentleman from Michigan (Mr. Conyers) each will control 20 minutes. The gentleman from Ohio (Mr. Chabot) and the gentle-

woman from New York (Ms. VELÁZQUEZ) each will control 10 minutes.

The Chair recognizes the gentleman from Pennsylvania (Mr. MARINO).

Mr. MARINO. Mr. Chairman, I yield myself such time as I may consume.

Good morning, Mr. Conyers. It is good to see you.

Six long years into the Obama administration, and notwithstanding some fleeting, recent signs, jobs have yet to recover from the recession. Wages also have not recovered, and the rate of new business startups has not recovered as well.

Instead, permanent exits from the labor force are at historical levels. Real wages have fallen. Dependency on government assistance has increased. Our economy is failing to give enough hardworking Americans the confidence they need to start new small businesses and create new jobs.

At the root of our problem are, more than anything else, the endless drain to Washington of hard-earned income that working people and small businesses need to turn things around in their homes and communities and Washington's endless placement of regulatory roadblocks in the path of opportunity and growth.

That regulatory burden hits small businesses especially hard. Small businesses generate 63 percent of net new private sector jobs and employ nearly half of America's private sector workers; yet they have to pay significantly more to comply with Federal regulations than do larger employers.

Poll after poll has demonstrated that the level of Federal regulations coming from Washington is at the top of the list of obstacles faced by America's small businesses, our top job creators.

This is not fair, and it is exactly the wrong burden to place on small businesses as this Nation struggles to produce a true jobs and wages recovery. Congress can and should act to free small businesses of the burdens and waste associated with excessive Federal regulations so that more jobs will be available to Americans trying to make a better life for themselves and their families.

That is why prompt passage of the Small Business Regulatory Flexibility Improvements Act is so important. This legislation will, for the first time in nearly 20 years, overhaul the laws that govern how Federal regulators should consider—and minimize—the adverse impacts of new regulations on small businesses.

Primarily, the bill reinforces the Regulatory Flexibility Act of 1980 and the Small Business Regulatory Enforcement Fairness Act of 1996. It only requires agencies to do what current law tries to achieve and what common sense dictates should be done.

□ 0915

However, current law is beset by loopholes, and those loopholes must be closed. That is what the Small Business Regulatory Flexibility Improvements Act, at long last, does.